HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region

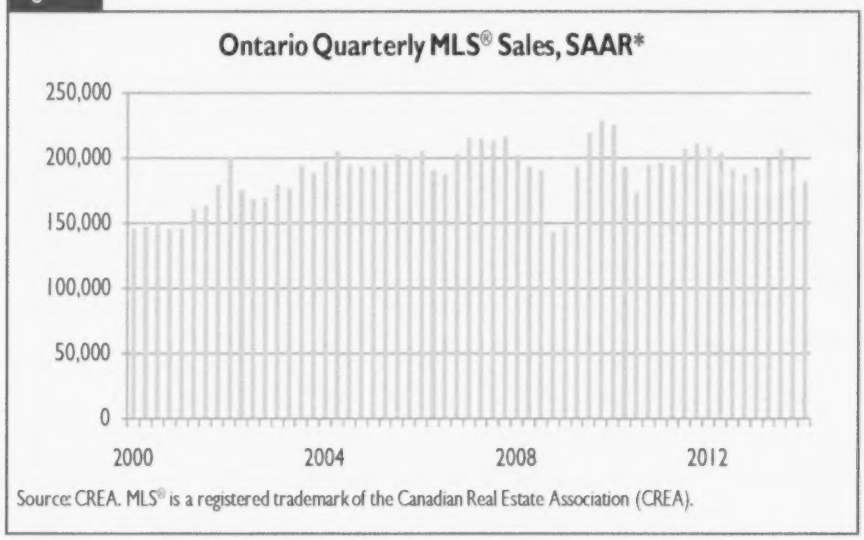
CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Second Quarter 2014

Resale Market

Ontario existing home sales dropped to just over 183,000 SAAR* in the first quarter of 2014, down nearly nine per cent from the previous quarter. Furthermore, this compares to an annual level of over 198,675 units in 2013. This level of sales would be the slowest rate since the third quarter of 2010. While inclement weather likely kept fewer people from visiting open houses, rising home prices likely made homeownership more prohibitive in some expensive markets. Furthermore, a sluggish job market in both the fourth and first quarter of this year was weighing on the housing market. A scan across the province shows that existing home sales in Northern Ontario held up better during the first quarter while centres

Figure 1



Source: CREA. MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

* SAAR[1]: Seasonally Adjusted Annual Rate.

[1] The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal season variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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in southern and south western Ontario saw more pronounced declines.

Bad weather also weighed on new home listings during the first quarter. Still, the decline in listings failed to match the decline in sales. As a result, the Ontario resale market became more accommodative while remaining in a balanced state during the first quarter. A market classified as balanced means prospective buyers had sufficient product to choose from. Thunder Bay was the hottest market during the first quarter due in large part to lack of supply options. Hamilton and Barrie are centers whose markets have tightened alongside Oshawa thanks to incoming demand from households bypassing the more expensive GTA market. Meanwhile, Ottawa and Kingston were the coolest markets during the first quarter.

While Ontario home prices continued to grow during the first quarter, the pace of growth slowed from previous quarters. Price growth is now converging closer to the rate of inflation which is what one can expect given that markets remain balanced. Furthermore, prices are decelerating closer to income growth which has been the theme since 2010. According to CREA`s HPI index, major market prices for low density housing particularly for Toronto and some segments of the Ottawa market continue to outpace gains for higher density housing. For the quarter, tighter than average markets such as Barrie and Hamilton posted the strongest price gains while cooler eastern Ontario markets such as Ottawa and Peterborough saw prices moderating during the first quarter.

New Home Market

As was the case for the resale market, Ontario new home starts slowed in the first quarter of 2014. Starts declined to 52,522 units, from over 63,047 units in the fourth quarter. This would be the lowest level of starts registered since the third quarter of 2009. Both single and multi- family construction contributed to the decline. However, starts for the year ending March were down only 3.3 per cent from the same period one year ago. Residential construction declined most in Thunder Bay, Guelph and Peterborough while holding up better in Kitchener, Windsor and Toronto. More options in the resale market, high apartment inventories and inclement weather dampened construction activity in early 2014. Nevertheless, Ontario housing starts dropped well below trend levels - suggesting some pick-up is likely during the second quarter.

Single detached construction slowed in the first quarter for a ninth consecutive quarter. This is in spite of tight resale market conditions for single detached housing and low inventories of newly completed homes. The single detached construction sector continues to face headwinds which include rising home prices, fewer sites for new home development and declining family sizes. Growth in one person households over the past decade has been a less supportive factor for new detached construction.

Ontario multi-family home construction which includes semi detached, row and apartment units slowed in the first quarter. Multi-family starts slowed from strong fourth quarter activity. Most of the first quarter decline was in the apartment sector. For a good part of a year, condominium apartment builders refrained from launching additional projects due to rising apartment units under construction and high

Figure 2

* SAAR[1]: Seasonally Adjusted Annual Rate.

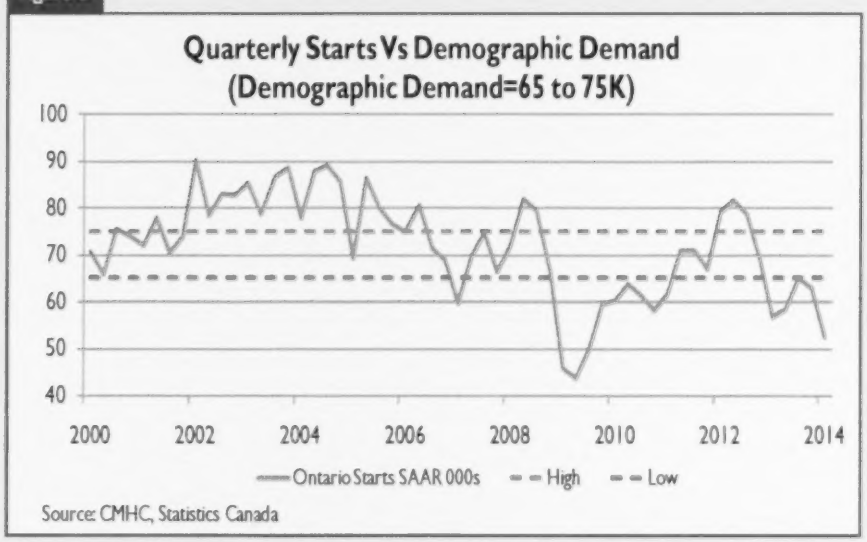
apartment inventories -most of which are at the pre-construction phase. Also, apartment completions have slowed in recent quarters pushing apartment units under construction to record levels in the first quarter. With high apartment units under construction, builders were running close to capacity and unable to commence the construction of new units. Meanwhile, while semi detached and row construction moved lower, the decline was less pronounced thanks to tighter resale market conditions and low inventories for these housing types.

Ontario new home prices, as per Statistics Canada NHPI index, have remained relatively stable in recent months. Slowing demand for new homes combined with slowing growth in prices of resale housing meant builders could not pass on increases of similar magnitude seen in recent years.

Ontario Construction Activity Has Rebalanced in 2013/14

In the short run, economic factors influence the level of housing starts. These factors would include job growth, the level of interest rates and income growth. In the longer run, the rate of household formation shapes the level of residential construction. The near term peak in home starts occurred in 2012 with over 76,700 unit starts. This level of starts was about 15 per cent above of demographic demand based on the level household formation registered in recent census periods. With starts running above demographic demand, no surprise that inventories began to build. Builders have responded to this by reducing the volume of new projects they launched, particularly condominium projects in recent years. So much so, that by the first quarter of 2014, at 52,400 units starts, home starts were now running about 20% below demographic demand. As inventories continue to be drawn down and as the economy gradually improves, expect Ontario residential construction to gravitate higher closer to demographic demand

Figure 3



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SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Starts (SAAR and Trend) March 2014		
Ontario	February 2014	March 2014
Trend[1], urban centres[2]	58,588	55,150
SAAR, urban centres[2]	57,675	37,094
	March 2013	March 2014
Actual, urban centres[2]		
March - Single-Detached	1,170	888
March - Multiples	2,520	1,568
March - Total	3,690	2,456
January to March - Single-Detached	3,431	2,891
January to March - Multiples	7,541	7,679
January to March - Total	10,972	10,570

Source: CMHC

[1] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

[2] Urban centres with a population of 10,000 and over.

Detailed data available upon request

Table 1.1: Housing Activity Summary of Ontario Region
First Quarter 2014

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q1 2014	2,873	350	1,318	17	258	4,979	22	753	258	10,828
Q1 2013	3,397	558	1,188	22	329	5,095	78	301	220	11,192
% Change	**-15.4**	**-37.3**	**10.9**	**-22.7**	**-21.6**	**-2.3**	**-71.8**	**150.2**	**17.3**	**-3.3**
Year-to-date 2014	2,873	350	1,318	17	258	4,979	22	753	258	10,828
Year-to-date 2013	3,397	558	1,188	22	329	5,095	78	301	220	11,192
% Change	**-15.4**	**-37.3**	**10.9**	**-22.7**	**-21.6**	**-2.3**	**-71.8**	**150.2**	**17.3**	**-3.3**
UNDER CONSTRUCTION										
Q1 2014	12,380	2,090	6,099	75	1,930	62,424	306	6,504	1,015	92,827
Q1 2013	13,070	2,530	6,322	82	2,210	58,060	446	6,543	935	90,203
% Change	**-5.3**	**-17.4**	**-3.5**	**-8.5**	**-12.7**	**7.5**	**-31.4**	**-0.6**	**8.6**	**2.9**
COMPLETIONS										
Q1 2014	4,520	624	1,458	26	398	3,163	60	1,016	675	11,948
Q1 2013	5,079	679	1,447	25	515	3,724	21	830	693	13,034
% Change	**-11.0**	**-8.1**	**0.8**	**4.0**	**-22.7**	**-15.1**	**185.7**	**22.4**	**-2.6**	**-8.3**
Year-to-date 2014	4,520	624	1,458	26	398	3,163	60	1,016	675	11,948
Year-to-date 2013	5,079	679	1,447	25	515	3,724	21	830	693	13,034
% Change	**-11.0**	**-8.1**	**0.8**	**4.0**	**-22.7**	**-15.1**	**185.7**	**22.4**	**-2.6**	**-8.3**
COMPLETED & NOT ABSORBED										
Q1 2014	1,219	136	275	35	173	1,332	n/a	n/a	n/a	3,170
Q1 2013	1,190	157	267	23	159	1,439	n/a	n/a	n/a	3,235
% Change	**2.4**	**-13.4**	**3.0**	**52.2**	**8.8**	**-7.4**	**n/a**	**n/a**	**n/a**	**-2.0**
ABSORBED										
Q1 2014	4,033	607	1,377	25	329	3,429	n/a	n/a	n/a	9,800
Q1 2013	4,517	630	1,386	27	543	3,617	n/a	n/a	n/a	10,720
% Change	**-10.7**	**-3.7**	**-0.6**	**-7.4**	**-39.4**	**-5.2**	**n/a**	**n/a**	**n/a**	**-8.6**
Year-to-date 2014	4,033	607	1,377	25	329	3,429	n/a	n/a	n/a	9,800
Year-to-date 2013	4,517	630	1,386	27	543	3,617	n/a	n/a	n/a	10,720
% Change	**-10.7**	**-3.7**	**-0.6**	**-7.4**	**-39.4**	**-5.2**	**n/a**	**n/a**	**n/a**	**-8.6**

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3: History of Housing Starts of Ontario Region
2004 - 2013

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2013	21,149	3,003	7,147	149	1,892	21,386	197	3,691	2,471	61,085
% Change	-9.6	-6.2	-13.9	-15.8	-21.4	-33.3	-21.2	-20.5	6.1	-20.4
2012	23,382	3,203	8,303	177	2,406	32,050	250	4,641	2,328	76,742
% Change	-5.4	11.6	5.5	0.6	4.2	42.6	3.3	2.2	-9.8	13.2
2011	24,724	2,869	7,873	176	2,309	22,474	242	4,543	2,581	67,821
% Change	-2.5	3.8	4.5	-10.7	-18.0	53.1	44.0	27.1	-22.5	12.2
2010	25,350	2,765	7,535	197	2,816	14,680	168	3,575	3,329	60,433
% Change	25.6	-2.5	38.5	-3.4	76.4	14.4	-27.3	-21.9	36.9	20.0
2009	20,186	2,835	5,439	204	1,596	12,837	231	4,580	2,431	50,370
% Change	-28.2	-11.8	-25.4	-2.4	-56.3	-49.8	29.1	24.2	-22.9	-32.9
2008	28,109	3,213	7,291	209	3,648	25,586	179	3,688	3,153	75,076
% Change	-15.3	-18.4	-14.1	44.1	30.8	128.0	32.6	29.0	-41.0	10.2
2007	33,198	3,936	8,492	145	2,789	11,221	135	2,859	5,348	68,123
% Change	0.2	-2.4	11.0	-21.6	-10.7	-27.7	-43.3	-26.6	-5.1	-7.2
2006	33,132	4,034	7,650	185	3,123	15,514	238	3,895	5,636	73,417
% Change	-9.2	-10.8	-9.0	-20.6	-8.7	-4.1	-62.8	21.6	0.3	-6.8
2005	36,475	4,520	8,405	233	3,420	16,183	640	3,203	5,618	78,795
% Change	-16.8	-9.2	-4.3	14.8	-0.1	7.7	6.5	6.0	7.6	-7.4
2004	43,845	4,976	8,786	203	3,424	15,031	601	3,023	5,220	85,114

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
First Quarter 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	% Change
Centres 100,000+											
Barrie	66	113	0	0	0	50	100	0	166	163	1.8
Brantford	32	22	0	0	13	21	0	0	45	43	4.7
Greater Sudbury	0	3	0	2	0	4	4	0	4	9	-55.6
Guelph	30	41	6	4	11	56	8	84	55	185	-70.3
Hamilton	178	199	2	4	215	176	106	486	501	865	-42.1
Kingston	28	49	4	0	4	10	0	0	36	59	-39.0
Kitchener	135	139	4	6	117	43	252	76	508	264	92.4
London	168	149	0	4	44	28	0	32	212	213	-0.5
Oshawa	178	202	14	28	95	49	22	48	309	327	-5.5
Ottawa	235	234	22	38	205	218	312	591	774	1,081	-28.4
Peterborough	15	13	0	0	0	23	0	0	15	36	-58.3
St. Catharines-Niagara	130	113	24	2	96	62	0	74	250	251	-0.4
Thunder Bay	2	7	0	0	0	0	0	0	2	7	-71.4
Toronto	1,336	1,691	238	410	727	692	4,789	3,902	7,090	6,695	5.9
Windsor	65	55	6	4	4	4	8	0	83	63	31.7
Centres 50,000 - 99,999											
Belleville	11	12	0	0	0	12	0	0	11	24	-54.2
Chatham-Kent	6	14	0	2	7	0	132	0	145	16	**
Cornwall	15	7	4	4	0	3	3	21	22	35	-37.1
Kawartha Lakes	16	42	0	2	0	8	0	0	16	52	-69.2
Norfolk	26	18	12	0	32	0	4	0	74	18	**
North Bay	10	5	0	0	0	0	0	0	10	5	100.0
Sarnia	19	16	0	0	0	0	0	0	19	16	18.8
Sault Ste. Marie	7	8	2	0	0	0	0	0	9	8	12.5

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
First Quarter 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	% Change
Centres 10,000 - 49,999											
Bracebridge	0	4	0	0	0	0	0	7	0	11	-100.0
Brighton	1	24	0	4	0	3	0	n/a	1	31	-96.8
Brock	6	4	0	n/a	0	n/a	0	n/a	6	4	50.0
Brockville	1	3	0	0	0	9	0	0	1	12	-91.7
Centre Wellington	8	9	0	2	4	0	0	14	12	25	-52.0
Cobourg	15	15	0	0	0	17	0	0	15	32	-53.1
Collingwood	10	19	4	0	0	0	0	0	14	19	-26.3
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	1	4	0	0	0	0	0	0	1	4	-75.0
Essex	1	n/a	0	n/a	0	n/a	0	n/a	1	n/a	n/a
Gravenhurst	5	6	0	0	0	0	0	0	5	6	-16.7
Greater Napanee	2	9	0	0	0	0	0	0	2	9	-77.8
Haldimand County	5	5	2	4	0	0	0	0	7	9	-22.2
Hunstville	3	8	0	0	0	0	0	0	3	8	-62.5
Ingersoll	13	6	0	4	0	0	0	0	13	10	30.0
Kenora	5	0	0	0	0	0	0	0	5	0	n/a
Kincardine	3	2	0	2	3	6	0	n/a	6	10	-40.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	4	4	0	8	0	0	0	0	4	12	-66.7
Meaford	1	1	0	0	0	0	0	0	1	1	0.0
Midland	3	3	0	0	0	0	0	0	3	3	0.0
Mississippi Mills	2	6	0	4	0	0	0	0	2	10	-80.0
North Grenville	6	14	0	4	0	n/a	0	68	6	86	-93.0
North Perth	4	2	0	0	0	16	0	0	4	18	-77.8
Orillia	3	9	0	0	0	0	0	0	3	9	-66.7
Owen Sound	5	1	0	0	0	0	0	0	5	1	**
Petawawa	1	0	0	0	0	5	0	0	1	5	-80.0
Port Hope	2	51	0	0	0	0	0	0	2	51	-96.1
Prince Edward County	5	8	2	2	0	0	0	0	7	10	-30.0
Saugeen Shores	13	4	0	0	0	0	0	0	13	4	**
Scugog	2	1	0	n/a	0	n/a	0	n/a	2	1	100.0
Stratford	3	7	0	2	4	0	0	0	7	9	-22.2
Temiskaming Shores	0	2	0	0	0	0	0	0	0	2	-100.0
The Nation	6	6	0	2	0	n/a	0	n/a	6	8	-25.0
Tillsonburg	2	7	0	0	0	0	0	0	2	7	-71.4
Timmins	2	0	0	0	0	0	0	0	2	0	n/a
Trent Hills	15	2	2	0	4	0	0	0	21	2	**
Wasaga Beach	5	4	6	0	0	38	0	0	11	42	-73.8
West Grey	3	5	0	0	0	0	0	0	3	5	-40.0
West Nipissing	0	2	0	6	0	4	0	0	0	12	-100.0
Woodstock	17	18	0	2	0	18	0	0	17	38	-55.3
Total Ontario (10,000+)	2,891	3,427	354	560	1,585	1,575	5,740	5,406	10,570	10,968	-3.6

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - March 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
Centres 100,000+											
Barrie	66	113	0	0	0	50	100	0	166	163	1.8
Brantford	32	22	0	0	13	21	0	0	45	43	4.7
Greater Sudbury	0	3	0	2	0	4	4	0	4	9	-55.6
Guelph	30	41	6	4	11	56	8	84	55	185	-70.3
Hamilton	178	199	2	4	215	176	106	486	501	865	-42.1
Kingston	28	49	4	0	4	10	0	0	36	59	-39.0
Kitchener	135	139	4	6	117	43	252	76	508	264	92.4
London	168	149	0	4	44	28	0	32	212	213	-0.5
Oshawa	178	202	14	28	95	49	22	48	309	327	-5.5
Ottawa	235	234	22	38	205	218	312	591	774	1,081	-28.4
Peterborough	15	13	0	0	0	23	0	0	15	36	-58.3
St. Catharines-Niagara	130	113	24	2	96	62	0	74	250	251	-0.4
Thunder Bay	2	7	0	0	0	0	0	0	2	7	-71.4
Toronto	1,336	1,691	238	410	727	692	4,789	3,902	7,090	6,695	5.9
Windsor	65	55	6	4	4	4	8	0	83	63	31.7
Centres 50,000 - 99,999											
Belleville	11	12	0	0	0	12	0	0	11	24	-54.2
Chatham-Kent	6	14	0	2	7	0	132	0	145	16	**
Cornwall	15	7	4	4	0	3	3	21	22	35	-37.1
Kawartha Lakes	16	42	0	2	0	8	0	0	16	52	-69.2
Norfolk	26	18	12	0	32	0	4	0	74	18	**
North Bay	10	5	0	0	0	0	0	0	10	5	100.0
Sarnia	19	16	0	0	0	0	0	0	19	16	18.8
Sault Ste. Marie	7	8	2	0	0	0	0	0	9	8	12.5

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - March 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
Centres 10,000 - 49,999											
Bracebridge	0	4	0	0	0	0	0	7	0	11	-100.0
Brighton	1	24	0	4	0	3	0	n/a	1	31	-96.8
Brock	6	4	0	n/a	0	n/a	0	n/a	6	4	50.0
Brockville	1	3	0	0	0	9	0	0	1	12	-91.7
Centre Wellington	8	9	0	2	4	0	0	14	12	25	-52.0
Cobourg	15	15	0	0	0	17	0	0	15	32	-53.1
Collingwood	10	19	4	0	0	0	0	0	14	19	-26.3
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	1	4	0	0	0	0	0	0	1	4	-75.0
Essex	1	n/a	0	n/a	0	n/a	0	n/a	1	n/a	n/a
Gravenhurst	5	6	0	0	0	0	0	0	5	6	-16.7
Greater Napanee	2	9	0	0	0	0	0	0	2	9	-77.8
Haldimand County	5	5	2	4	0	0	0	0	7	9	-22.2
Hunstville	3	8	0	0	0	0	0	0	3	8	-62.5
Ingersoll	13	6	0	4	0	0	0	0	13	10	30.0
Kenora	5	0	0	0	0	0	0	0	5	0	n/a
Kincardine	3	2	0	2	3	6	0	n/a	6	10	-40.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	4	4	0	8	0	0	0	0	4	12	-66.7
Meaford	1	1	0	0	0	0	0	0	1	1	0.0
Midland	3	3	0	0	0	0	0	0	3	3	0.0
Mississippi Mills	2	6	0	4	0	0	0	0	2	10	-80.0
North Grenville	6	14	0	4	0	n/a	0	68	6	86	-93.0
North Perth	4	2	0	0	0	16	0	0	4	18	-77.8
Orillia	3	9	0	0	0	0	0	0	3	9	-66.7
Owen Sound	5	1	0	0	0	0	0	0	5	1	**
Petawawa	1	0	0	0	0	5	0	0	1	5	-80.0
Port Hope	2	51	0	0	0	0	0	0	2	51	-96.1
Prince Edward County	5	8	2	2	0	0	0	0	7	10	-30.0
Saugeen Shores	13	4	0	0	0	0	0	0	13	4	**
Scugog	2	1	0	n/a	0	n/a	0	n/a	2	1	100.0
Stratford	3	7	0	2	4	0	0	0	7	9	-22.2
Temiskaming Shores	0	2	0	0	0	0	0	0	0	2	-100.0
The Nation	6	6	0	2	0	n/a	0	n/a	6	8	-25.0
Tillsonburg	2	7	0	0	0	0	0	0	2	7	-71.4
Timmins	2	0	0	0	0	0	0	0	2	0	n/a
Trent Hills	15	2	2	0	4	0	0	0	21	2	**
Wasaga Beach	5	4	6	0	0	38	0	0	11	42	-73.8
West Grey	3	5	0	0	0	0	0	0	3	5	-40.0
West Nipissing	0	2	0	6	0	4	0	0	0	12	-100.0
Woodstock	17	18	0	2	0	18	0	0	17	38	-55.3
Total Ontario (10,000+)	2,891	3,427	354	560	1,585	1,575	5,740	5,406	10,570	10,968	-3.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
Centres 100,000+								
Barrie	0	31	0	19	76	0	24	0
Brantford	5	21	8	0	0	0	0	0
Greater Sudbury	0	0	0	4	0	0	4	0
Guelph	11	56	0	0	8	78	0	6
Hamilton	215	162	0	14	33	331	73	155
Kingston	4	10	0	0	0	0	0	0
Kitchener	112	43	5	0	16	76	236	0
London	44	28	0	0	0	2	0	30
Oshawa	95	22	0	27	0	0	22	48
Ottawa	205	218	0	0	243	588	69	3
Peterborough	0	23	0	0	0	0	0	0
St. Catharines-Niagara	96	62	0	0	0	72	0	2
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	727	692	0	0	4,479	3,890	310	12
Windsor	4	4	0	0	0	0	8	0
Centres 50,000 - 99,999								
Belleville	0	12	0	0	0	0	0	0
Chatham-Kent	7	0	0	0	132	0	0	0
Cornwall	0	3	0	0	0	0	3	21
Kawartha Lakes	0	8	0	0	0	0	0	0
Norfolk	32	0	0	0	0	0	4	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	7
Brighton	0	3	0	n/a	0	n/a	0	n/a
Brock	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	0	9	0	0	0	0	0	0
Centre Wellington	4	0	0	0	0	0	0	14
Cobourg	0	17	0	0	0	0	0	0
Collingwood	0	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	0	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	3	6	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	0	0	0	0	0	0	0	0
North Grenville	0	n/a	0	n/a	0	68	0	n/a
North Perth	0	16	0	0	0	0	0	0
Orillia	0	0	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	0	5	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	4	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	n/a	0	n/a	0	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	4	0	0	0	0	0
Wasaga Beach	0	38	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	4	0	0	0	0
Woodstock	0	18	0	0	0	0	0	0
Total Ontario (10,000+)	1,568	1,507	17	68	4,987	5,105	753	301

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Centres 100,000+								
Barrie	0	31	0	19	76	0	24	0
Brantford	5	21	8	0	0	0	0	0
Greater Sudbury	0	0	0	4	0	0	4	0
Guelph	11	56	0	0	8	78	0	6
Hamilton	215	162	0	14	33	331	73	155
Kingston	4	10	0	0	0	0	0	0
Kitchener	112	43	5	0	16	76	236	0
London	44	28	0	0	0	2	0	30
Oshawa	95	22	0	27	0	0	22	48
Ottawa	205	218	0	0	243	588	69	3
Peterborough	0	23	0	0	0	0	0	0
St. Catharines-Niagara	96	62	0	0	0	72	0	2
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	727	692	0	0	4,479	3,890	310	12
Windsor	4	4	0	0	0	0	8	0
Centres 50,000 - 99,999								
Belleville	0	12	0	0	0	0	0	0
Chatham-Kent	7	0	0	0	132	0	0	0
Cornwall	0	3	0	0	0	0	3	21
Kawartha Lakes	0	8	0	0	0	0	0	0
Norfolk	32	0	0	0	0	0	4	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	7
Brighton	0	3	0	n/a	0	n/a	0	n/a
Brock	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	0	9	0	0	0	0	0	0
Centre Wellington	4	0	0	0	0	0	0	14
Cobourg	0	17	0	0	0	0	0	0
Collingwood	0	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	0	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	3	6	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	0	0	0	0	0	0	0	0
North Grenville	0	n/a	0	n/a	0	68	0	n/a
North Perth	0	16	0	0	0	0	0	0
Orillia	0	0	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	0	5	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	4	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	n/a	0	n/a	0	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	4	0	0	0	0	0
Wasaga Beach	0	38	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	4	0	0	0	0
Woodstock	0	18	0	0	0	0	0	0
Total Ontario (10,000+)	1,568	1,507	17	68	4,987	5,105	753	301

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
First Quarter 2014

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
Centres 100,000+								
Barrie	66	129	76	15	24	19	166	163
Brantford	37	43	0	0	8	0	45	43
Greater Sudbury	0	5	0	0	4	4	4	9
Guelph	47	42	8	132	0	11	55	185
Hamilton	366	269	62	427	73	169	501	865
Kingston	36	59	0	0	0	0	36	59
Kitchener	247	156	19	108	242	0	508	264
London	157	142	55	41	0	30	212	213
Oshawa	273	252	14	0	22	75	309	327
Ottawa	460	498	243	580	71	3	774	1,081
Peterborough	15	18	0	18	0	0	15	36
St. Catharines-Niagara	249	175	1	72	0	4	250	251
Thunder Bay	2	7	0	0	0	0	2	7
Toronto	2,169	2,729	4,611	3,954	310	12	7,090	6,695
Windsor	71	59	4	4	8	0	83	63
Centres 50,000 - 99,999								
Belleville	11	24	0	0	0	0	11	24
Chatham-Kent	13	16	132	0	0	0	145	16
Cornwall	19	14	0	0	3	21	22	35
Kawartha Lakes	16	52	0	0	0	0	16	52
Norfolk	41	18	29	0	4	0	74	18
North Bay	10	5	0	0	0	0	10	5
Sarnia	19	16	0	0	0	0	19	16
Sault Ste. Marie	9	8	0	0	0	0	9	8

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
First Quarter 2014

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
Centres 10,000 - 49,999								
Bracebridge	0	4	0	0	0	7	0	11
Brighton	1	28	0	3	0	n/a	1	31
Brock	6	4	0	n/a	0	n/a	6	4
Brockville	1	12	0	0	0	0	1	12
Centre Wellington	12	10	0	0	0	15	12	25
Cobourg	15	32	0	0	0	0	15	32
Collingwood	14	19	0	0	0	0	14	19
Elliot Lake	0	0	0	0	0	0	0	0
Erin	1	4	0	0	0	0	1	4
Essex	1	n/a	0	n/a	0	n/a	1	n/a
Gravenhurst	5	6	0	0	0	0	5	6
Greater Napanee	2	9	0	0	0	0	2	9
Haldimand County	7	9	0	0	0	0	7	9
Hunstville	3	8	0	0	0	0	3	8
Ingersoll	13	10	0	0	0	0	13	10
Kenora	5	0	0	0	0	0	5	0
Kincardine	6	4	0	6	0	n/a	6	10
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	4	12	0	0	0	0	4	12
Meaford	1	1	0	0	0	0	1	1
Midland	3	3	0	0	0	0	3	3
Mississippi Mills	2	10	0	0	0	0	2	10
North Grenville	6	18	0	68	0	n/a	6	86
North Perth	4	18	0	0	0	0	4	18
Orillia	3	9	0	0	0	0	3	9
Owen Sound	5	1	0	0	0	0	5	1
Petawawa	1	5	0	0	0	0	1	5
Port Hope	2	51	0	0	0	0	2	51
Prince Edward County	7	10	0	0	0	0	7	10
Saugeen Shores	13	4	0	0	0	0	13	4
Scugog	2	1	0	n/a	0	n/a	2	1
Stratford	7	9	0	0	0	0	7	9
Temiskaming Shores	0	2	0	0	0	0	0	2
The Nation	6	8	0	n/a	0	n/a	6	8
Tillsonburg	2	7	0	0	0	0	2	7
Timmins	2	0	0	0	0	0	2	0
Trent Hills	15	2	0	0	6	0	21	2
Wasaga Beach	11	42	0	0	0	0	11	42
West Grey	3	5	0	0	0	0	3	5
West Nipissing	0	6	0	0	0	6	0	12
Woodstock	17	20	0	18	0	0	17	38
Total Ontario (10,000+)	4,541	5,143	5,254	5,446	775	379	10,570	10,968

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - March 2014

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Centres 100,000+								
Barrie	66	129	76	15	24	19	166	163
Brantford	37	43	0	0	8	0	45	43
Greater Sudbury	0	5	0	0	4	4	4	9
Guelph	47	42	8	132	0	11	55	185
Hamilton	366	269	62	427	73	169	501	865
Kingston	36	59	0	0	0	0	36	59
Kitchener	247	156	19	108	242	0	508	264
London	157	142	55	41	0	30	212	213
Oshawa	273	252	14	0	22	75	309	327
Ottawa	460	498	243	580	71	3	774	1,081
Peterborough	15	18	0	18	0	0	15	36
St. Catharines-Niagara	249	175	1	72	0	4	250	251
Thunder Bay	2	7	0	0	0	0	2	7
Toronto	2,169	2,729	4,611	3,954	310	12	7,090	6,695
Windsor	71	59	4	4	8	0	83	63
Centres 50,000 - 99,999								
Belleville	11	24	0	0	0	0	11	24
Chatham-Kent	13	16	132	0	0	0	145	16
Cornwall	19	14	0	0	3	21	22	35
Kawartha Lakes	16	52	0	0	0	0	16	52
Norfolk	41	18	29	0	4	0	74	18
North Bay	10	5	0	0	0	0	10	5
Sarnia	19	16	0	0	0	0	19	16
Sault Ste. Marie	9	8	0	0	0	0	9	8

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - March 2014

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Centres 10,000 - 49,999								
Bracebridge	0	4	0	0	0	7	0	11
Brighton	1	28	0	3	0	n/a	1	31
Brock	6	4	0	n/a	0	n/a	6	4
Brockville	1	12	0	0	0	0	1	12
Centre Wellington	12	10	0	0	0	15	12	25
Cobourg	15	32	0	0	0	0	15	32
Collingwood	14	19	0	0	0	0	14	19
Elliot Lake	0	0	0	0	0	0	0	0
Erin	1	4	0	0	0	0	1	4
Essex	1	n/a	0	n/a	0	n/a	1	n/a
Gravenhurst	5	6	0	0	0	0	5	6
Greater Napanee	2	9	0	0	0	0	2	9
Haldimand County	7	9	0	0	0	0	7	9
Hunstville	3	8	0	0	0	0	3	8
Ingersoll	13	10	0	0	0	0	13	10
Kenora	5	0	0	0	0	0	5	0
Kincardine	6	4	0	6	0	n/a	6	10
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	4	12	0	0	0	0	4	12
Meaford	1	1	0	0	0	0	1	1
Midland	3	3	0	0	0	0	3	3
Mississippi Mills	2	10	0	0	0	0	2	10
North Grenville	6	18	0	68	0	n/a	6	86
North Perth	4	18	0	0	0	0	4	18
Orillia	3	9	0	0	0	0	3	9
Owen Sound	5	1	0	0	0	0	5	1
Petawawa	1	5	0	0	0	0	1	5
Port Hope	2	51	0	0	0	0	2	51
Prince Edward County	7	10	0	0	0	0	7	10
Saugeen Shores	13	4	0	0	0	0	13	4
Scugog	2	1	0	n/a	0	n/a	2	1
Stratford	7	9	0	0	0	0	7	9
Temiskaming Shores	0	2	0	0	0	0	0	2
The Nation	6	8	0	n/a	0	n/a	6	8
Tillsonburg	2	7	0	0	0	0	2	7
Timmins	2	0	0	0	0	0	2	0
Trent Hills	15	2	0	0	6	0	21	2
Wasaga Beach	11	42	0	0	0	0	11	42
West Grey	3	5	0	0	0	0	3	5
West Nipissing	0	6	0	0	0	6	0	12
Woodstock	17	20	0	18	0	0	17	38
Total Ontario (10,000+)	4,541	5,143	5,254	5,446	775	379	10,570	10,968

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
First Quarter 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	% Change
Centres 100,000+											
Barrie	117	210	0	4	22	122	225	16	364	352	3.4
Brantford	44	64	4	6	19	3	0	0	67	73	-8.2
Greater Sudbury	32	59	4	4	0	0	36	0	72	63	14.3
Guelph	41	46	10	2	46	21	29	0	126	69	82.6
Hamilton	272	221	26	12	166	141	0	219	464	593	-21.8
Kingston	59	79	0	2	8	12	0	0	67	93	-28.0
Kitchener	117	124	8	8	111	42	167	226	403	400	0.8
London	185	194	6	8	64	7	2	0	257	209	23.0
Oshawa	150	215	8	16	34	83	0	30	192	344	-44.2
Ottawa	359	363	86	70	290	349	847	292	1,582	1,074	47.3
Peterborough	42	52	0	0	14	24	29	0	85	76	11.8
St. Catharines-Niagara	169	158	18	4	49	36	118	4	354	202	75.2
Thunder Bay	56	39	0	0	12	5	0	156	68	200	-66.0
Toronto	2,131	2,356	402	511	908	1,039	2,497	3,515	5,938	7,421	-20.0
Windsor	91	125	12	14	8	3	0	2	111	144	-22.9
Centres 50,000 - 99,999											
Belleville	32	42	0	2	16	5	0	0	48	49	-2.0
Chatham-Kent	29	17	2	0	0	3	0	0	31	20	55.0
Cornwall	12	44	6	0	6	0	4	0	28	44	-36.4
Kawartha Lakes	50	84	2	0	0	0	0	0	52	84	-38.1
Norfolk	38	27	6	0	12	0	0	0	56	27	107.4
North Bay	19	25	0	0	0	0	0	0	19	25	-24.0
Sarnia	31	13	0	0	0	0	111	0	142	13	**
Sault Ste. Marie	16	35	2	0	3	0	0	0	21	35	-40.0

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
First Quarter 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	% Change
Centres 10,000 - 49,999											
Bracebridge	2	11	0	0	0	0	0	0	2	11	-81.8
Brighton	13	13	2	2	0	n/a	0	n/a	15	15	0.0
Brock	3	4	0	n/a	0	n/a	0	n/a	3	4	-25.0
Brockville	13	13	0	2	0	0	0	90	13	105	-87.6
Centre Wellington	8	20	4	0	3	0	0	0	15	20	-25.0
Cobourg	16	10	6	2	0	0	0	0	22	12	83.3
Collingwood	19	34	0	2	0	16	0	0	19	52	-63.5
Elliot Lake	1	1	0	0	0	0	0	0	1	1	0.0
Erin	4	5	0	0	0	0	0	0	4	5	-20.0
Essex	12	8	0	n/a	0	n/a	0	n/a	12	8	50.0
Gravenhurst	6	11	0	0	0	0	0	0	6	11	-45.5
Greater Napanee	11	11	0	0	0	0	0	0	11	11	0.0
Haldimand County	14	13	0	2	0	6	0	0	14	21	-33.3
Hunstville	15	25	2	0	0	0	0	0	17	25	-32.0
Ingersoll	11	13	0	2	0	0	0	0	11	15	-26.7
Kenora	6	3	0	0	0	0	0	0	6	3	100.0
Kincardine	8	2	0	2	0	n/a	8	n/a	16	4	**
Lambton Shores	0	0	0	0	0	0	49	0	49	0	n/a
Leamington	8	11	2	2	0	0	0	0	10	13	-23.1
Meaford	3	6	0	0	0	0	0	0	3	6	-50.0
Midland	11	20	0	0	0	4	0	2	11	26	-57.7
Mississippi Mills	12	15	2	0	26	11	0	0	40	26	53.8
North Grenville	27	23	2	4	0	n/a	0	n/a	29	27	7.4
North Perth	4	8	2	0	0	0	11	0	17	8	112.5
Orillia	10	12	0	0	8	4	0	0	18	16	12.5
Owen Sound	9	8	0	0	0	0	35	0	44	8	**
Petawawa	7	18	0	0	6	6	0	0	13	24	-45.8
Port Hope	21	19	2	0	0	0	0	0	23	19	21.1
Prince Edward County	15	17	0	4	0	0	0	0	15	21	-28.6
Saugeen Shores	15	17	0	0	0	0	28	0	43	17	152.9
Scugog	6	2	0	n/a	0	n/a	0	n/a	6	2	200.0
Stratford	5	4	0	0	0	0	2	0	7	4	75.0
Temiskaming Shores	7	8	0	0	0	0	0	0	7	8	-12.5
The Nation	10	12	4	2	0	10	0	n/a	14	24	-41.7
Tillsonburg	10	11	0	0	0	0	0	0	10	11	-9.1
Timmins	12	15	0	0	0	0	0	0	12	15	-20.0
Trent Hills	16	8	2	0	8	0	0	0	26	8	**
Wasaga Beach	16	25	2	2	37	9	0	0	55	36	52.8
West Grey	6	12	0	0	0	0	0	0	6	12	-50.0
West Nipissing	19	6	2	0	0	0	0	4	21	10	110.0
Woodstock	38	31	2	2	0	0	0	0	40	33	21.2
Total Ontario (10,000+)	4,547	5,108	640	695	1,880	1,961	4,198	4,556	11,265	12,320	-8.6

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - March 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
Centres 100,000+											
Barrie	117	210	0	4	22	122	225	16	364	352	3.4
Brantford	44	64	4	6	19	3	0	0	67	73	-8.2
Greater Sudbury	32	59	4	4	0	0	36	0	72	63	14.3
Guelph	41	46	10	2	46	21	29	0	126	69	82.6
Hamilton	272	221	26	12	166	141	0	219	464	593	-21.8
Kingston	59	79	0	2	8	12	0	0	67	93	-28.0
Kitchener	117	124	8	8	111	42	167	226	403	400	0.8
London	185	194	6	8	64	7	2	0	257	209	23.0
Oshawa	150	215	8	16	34	83	0	30	192	344	-44.2
Ottawa	359	363	86	70	290	349	847	292	1,582	1,074	47.3
Peterborough	42	52	0	0	14	24	29	0	85	76	11.8
St. Catharines-Niagara	169	158	18	4	49	36	118	4	354	202	75.2
Thunder Bay	56	39	0	0	12	5	0	156	68	200	-66.0
Toronto	2,131	2,356	402	511	908	1,039	2,497	3,515	5,938	7,421	-20.0
Windsor	91	125	12	14	8	3	0	2	111	144	-22.9
Centres 50,000 - 99,999											
Belleville	32	42	0	2	16	5	0	0	48	49	-2.0
Chatham-Kent	29	17	2	0	0	3	0	0	31	20	55.0
Cornwall	12	44	6	0	6	0	4	0	28	44	-36.4
Kawartha Lakes	50	84	2	0	0	0	0	0	52	84	-38.1
Norfolk	38	27	6	0	12	0	0	0	56	27	107.4
North Bay	19	25	0	0	0	0	0	0	19	25	-24.0
Sarnia	31	13	0	0	0	0	111	0	142	13	**
Sault Ste. Marie	16	35	2	0	3	0	0	0	21	35	-40.0

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - March 2014

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
Centres 10,000 - 49,999											
Bracebridge	2	11	0	0	0	0	0	0	2	11	-81.8
Brighton	13	13	2	2	0	n/a	0	n/a	15	15	0.0
Brock	3	4	0	n/a	0	n/a	0	n/a	3	4	-25.0
Brockville	13	13	0	2	0	0	0	90	13	105	-87.6
Centre Wellington	8	20	4	0	3	0	0	0	15	20	-25.0
Cobourg	16	10	6	2	0	0	0	0	22	12	83.3
Collingwood	19	34	0	2	0	16	0	0	19	52	-63.5
Elliot Lake	1	1	0	0	0	0	0	0	1	1	0.0
Erin	4	5	0	0	0	0	0	0	4	5	-20.0
Essex	12	8	0	n/a	0	n/a	0	n/a	12	8	50.0
Gravenhurst	6	11	0	0	0	0	0	0	6	11	-45.5
Greater Napanee	11	11	0	0	0	0	0	0	11	11	0.0
Haldimand County	14	13	0	2	0	6	0	0	14	21	-33.3
Hunstville	15	25	2	0	0	0	0	0	17	25	-32.0
Ingersoll	11	13	0	2	0	0	0	0	11	15	-26.7
Kenora	6	3	0	0	0	0	0	0	6	3	100.0
Kincardine	8	2	0	2	0	n/a	8	n/a	16	4	**
Lambton Shores	0	0	0	0	0	0	49	0	49	0	n/a
Leamington	8	11	2	2	0	0	0	0	10	13	-23.1
Meaford	3	6	0	0	0	0	0	0	3	6	-50.0
Midland	11	20	0	0	0	4	0	2	11	26	-57.7
Mississippi Mills	12	15	2	0	26	11	0	0	40	26	53.8
North Grenville	27	23	2	4	0	n/a	0	n/a	29	27	7.4
North Perth	4	8	2	0	0	0	11	0	17	8	112.5
Orillia	10	12	0	0	8	4	0	0	18	16	12.5
Owen Sound	9	8	0	0	0	0	35	0	44	8	**
Petawawa	7	18	0	0	6	6	0	0	13	24	-45.8
Port Hope	21	19	2	0	0	0	0	0	23	19	21.1
Prince Edward County	15	17	0	4	0	0	0	0	15	21	-28.6
Saugeen Shores	15	17	0	0	0	0	28	0	43	17	152.9
Scugog	6	2	0	n/a	0	n/a	0	n/a	6	2	200.0
Stratford	5	4	0	0	0	0	2	0	7	4	75.0
Temiskaming Shores	7	8	0	0	0	0	0	0	7	8	-12.5
The Nation	10	12	4	2	0	10	0	n/a	14	24	-41.7
Tillsonburg	10	11	0	0	0	0	0	0	10	11	-9.1
Timmins	12	15	0	0	0	0	0	0	12	15	-20.0
Trent Hills	16	8	2	0	8	0	0	0	26	8	**
Wasaga Beach	16	25	2	2	37	9	0	0	55	36	52.8
West Grey	6	12	0	0	0	0	0	0	6	12	-50.0
West Nipissing	19	6	2	0	0	0	0	4	21	10	110.0
Woodstock	38	31	2	2	0	0	0	0	40	33	21.2
Total Ontario (10,000+)	4,547	5,108	640	695	1,880	1,961	4,198	4,556	11,265	12,320	-8.6

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
Centres 100,000+								
Barrie	22	122	0	0	56	16	169	0
Brantford	19	3	0	0	0	0	0	0
Greater Sudbury	0	0	0	0	0	0	36	0
Guelph	46	21	0	0	28	0	1	0
Hamilton	166	141	0	0	0	219	0	0
Kingston	8	12	0	0	0	0	0	0
Kitchener	99	42	12	0	87	14	80	212
London	60	3	4	4	0	0	2	0
Oshawa	34	83	0	0	0	30	0	0
Ottawa	290	349	0	0	673	292	174	0
Peterborough	4	24	10	0	0	0	29	0
St. Catharines-Niagara	49	36	0	0	0	0	118	4
Thunder Bay	12	5	0	0	0	24	0	132
Toronto	908	1,039	0	0	2,319	3,039	178	476
Windsor	8	3	0	0	0	2	0	0
Centres 50,000 - 99,999								
Belleville	16	5	0	0	0	0	0	0
Chatham-Kent	0	3	0	0	0	0	0	0
Cornwall	6	0	0	0	0	0	4	0
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	3	0	9	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	111	0
Sault Ste. Marie	3	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton	0	n/a	0	n/a	0	n/a	0	n/a
Brock	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	0	0	0	0	0	90	0	0
Centre Wellington	3	0	0	0	0	0	0	0
Cobourg	0	0	0	0	0	0	0	0
Collingwood	0	16	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	6	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	n/a	0	n/a	0	n/a	8	n/a
Lambton Shores	0	0	0	0	0	0	49	0
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	4	0	0	0	0	0	2
Mississippi Mills	26	11	0	0	0	0	0	0
North Grenville	0	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	8	0	3	0
Orillia	8	4	0	0	0	0	0	0
Owen Sound	0	0	0	0	11	0	24	0
Petawawa	6	6	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	28	0
Scugog	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	0	0	0	0	0	2	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	10	0	n/a	0	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	8	0	0	0	0	0
Wasaga Beach	37	4	0	5	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	4
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	1,833	1,952	47	9	3,182	3,726	1,016	830

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Centres 100,000+								
Barrie	22	122	0	0	56	16	169	0
Brantford	19	3	0	0	0	0	0	0
Greater Sudbury	0	0	0	0	0	0	36	0
Guelph	46	21	0	0	28	0	1	0
Hamilton	166	141	0	0	0	219	0	0
Kingston	8	12	0	0	0	0	0	0
Kitchener	99	42	12	0	87	14	80	212
London	60	3	4	4	0	0	2	0
Oshawa	34	83	0	0	0	30	0	0
Ottawa	290	349	0	0	673	292	174	0
Peterborough	4	24	10	0	0	0	29	0
St. Catharines-Niagara	49	36	0	0	0	0	118	4
Thunder Bay	12	5	0	0	0	24	0	132
Toronto	908	1,039	0	0	2,319	3,039	178	476
Windsor	8	3	0	0	0	2	0	0
Centres 50,000 - 99,999								
Belleville	16	5	0	0	0	0	0	0
Chatham-Kent	0	3	0	0	0	0	0	0
Cornwall	6	0	0	0	0	0	4	0
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	3	0	9	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	0
Sarnia	0	0	0	0	0	0	111	0
Sault Ste. Marie	3	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2014

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton	0	n/a	0	n/a	0	n/a	0	n/a
Brock	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	0	0	0	0	0	90	0	0
Centre Wellington	3	0	0	0	0	0	0	0
Cobourg	0	0	0	0	0	0	0	0
Collingwood	0	16	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	6	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	n/a	0	n/a	0	n/a	8	n/a
Lambton Shores	0	0	0	0	0	0	49	0
Leamington	0	0	0	0	0	0	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	4	0	0	0	0	0	2
Mississippi Mills	26	11	0	0	0	0	0	0
North Grenville	0	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	8	0	3	0
Orillia	8	4	0	0	0	0	0	0
Owen Sound	0	0	0	0	11	0	24	0
Petawawa	6	6	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	28	0
Scugog	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	0	0	0	0	0	2	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	10	0	n/a	0	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	8	0	0	0	0	0
Wasaga Beach	37	4	0	5	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	0	4
Woodstock	0	0	0	0	0	0	0	0
Total Ontario (10,000+)	1,833	1,952	47	9	3,182	3,726	1,016	830

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
First Quarter 2014

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
Centres 100,000+								
Barrie	125	261	70	91	169	0	364	352
Brantford	58	73	9	0	0	0	67	73
Greater Sudbury	36	63	0	0	36	0	72	63
Guelph	50	54	75	14	1	1	126	69
Hamilton	413	326	51	267	0	0	464	593
Kingston	67	93	0	0	0	0	67	93
Kitchener	168	164	143	24	92	212	403	400
London	182	192	68	13	7	4	257	209
Oshawa	171	272	21	72	0	0	192	344
Ottawa	727	778	673	292	182	4	1,582	1,074
Peterborough	42	66	4	10	39	0	85	76
St. Catharines-Niagara	208	178	28	18	118	6	354	202
Thunder Bay	56	44	12	24	0	132	68	200
Toronto	3,350	3,622	2,410	3,323	178	476	5,938	7,421
Windsor	107	137	4	5	0	2	111	144
Centres 50,000 - 99,999								
Belleville	48	47	0	0	0	2	48	49
Chatham-Kent	31	20	0	0	0	0	31	20
Cornwall	24	44	0	0	4	0	28	44
Kawartha Lakes	50	84	0	0	2	0	52	84
Norfolk	44	26	3	1	9	0	56	27
North Bay	19	25	0	0	0	0	19	25
Sarnia	31	13	0	0	111	0	142	13
Sault Ste. Marie	21	35	0	0	0	0	21	35

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
First Quarter 2014

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013	Q1 2014	Q1 2013
Centres 10,000 - 49,999								
Bracebridge	2	11	0	0	0	0	2	11
Brighton	15	15	0	n/a	0	n/a	15	15
Brock	3	4	0	n/a	0	n/a	3	4
Brockville	13	15	0	90	0	0	13	105
Centre Wellington	15	19	0	0	0	1	15	20
Cobourg	20	12	2	0	0	0	22	12
Collingwood	19	36	0	16	0	0	19	52
Elliot Lake	1	1	0	0	0	0	1	1
Erin	4	5	0	0	0	0	4	5
Essex	12	8	0	n/a	0	n/a	12	8
Gravenhurst	6	11	0	0	0	0	6	11
Greater Napanee	11	11	0	0	0	0	11	11
Haldimand County	14	21	0	0	0	0	14	21
Hunstville	17	25	0	0	0	0	17	25
Ingersoll	11	15	0	0	0	0	11	15
Kenora	6	3	0	0	0	0	6	3
Kincardine	8	4	0	n/a	8	n/a	16	4
Lambton Shores	0	0	0	0	49	0	49	0
Leamington	10	13	0	0	0	0	10	13
Meaford	3	6	0	0	0	0	3	6
Midland	11	24	0	0	0	2	11	26
Mississippi Mills	40	26	0	0	0	0	40	26
North Grenville	29	27	0	n/a	0	n/a	29	27
North Perth	14	8	0	0	3	0	17	8
Orillia	18	16	0	0	0	0	18	16
Owen Sound	20	8	0	0	24	0	44	8
Petawawa	13	24	0	0	0	0	13	24
Port Hope	23	19	0	0	0	0	23	19
Prince Edward County	15	21	0	0	0	0	15	21
Saugeen Shores	15	17	0	0	28	0	43	17
Scugog	6	2	0	n/a	0	n/a	6	2
Stratford	5	4	0	0	2	0	7	4
Temiskaming Shores	7	8	0	0	0	0	7	8
The Nation	14	24	0	n/a	0	n/a	14	24
Tillsonburg	10	11	0	0	0	0	10	11
Timmins	12	15	0	0	0	0	12	15
Trent Hills	16	8	0	0	10	0	26	8
Wasaga Beach	41	27	14	4	0	5	55	36
West Grey	6	12	0	0	0	0	6	12
West Nipissing	21	6	0	0	0	4	21	10
Woodstock	40	33	0	0	0	0	40	33
Total Ontario (10,000+)	6,602	7,205	3,587	4,264	1,076	851	11,265	12,320

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - March 2014

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Centres 100,000+								
Barrie	125	261	70	91	169	0	364	352
Brantford	58	73	9	0	0	0	67	73
Greater Sudbury	36	63	0	0	36	0	72	63
Guelph	50	54	75	14	1	1	126	69
Hamilton	413	326	51	267	0	0	464	593
Kingston	67	93	0	0	0	0	67	93
Kitchener	168	164	143	24	92	212	403	400
London	182	192	68	13	7	4	257	209
Oshawa	171	272	21	72	0	0	192	344
Ottawa	727	778	673	292	182	4	1,582	1,074
Peterborough	42	66	4	10	39	0	85	76
St. Catharines-Niagara	208	178	28	18	118	6	354	202
Thunder Bay	56	44	12	24	0	132	68	200
Toronto	3,350	3,622	2,410	3,323	178	476	5,938	7,421
Windsor	107	137	4	5	0	2	111	144
Centres 50,000 - 99,999								
Belleville	48	47	0	0	0	2	48	49
Chatham-Kent	31	20	0	0	0	0	31	20
Cornwall	24	44	0	0	4	0	28	44
Kawartha Lakes	50	84	0	0	2	0	52	84
Norfolk	44	26	3	1	9	0	56	27
North Bay	19	25	0	0	0	0	19	25
Sarnia	31	13	0	0	111	0	142	13
Sault Ste. Marie	21	35	0	0	0	0	21	35

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - March 2014

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
Centres 10,000 - 49,999								
Bracebridge	2	11	0	0	0	0	2	11
Brighton	15	15	0	n/a	0	n/a	15	15
Brock	3	4	0	n/a	0	n/a	3	4
Brockville	13	15	0	90	0	0	13	105
Centre Wellington	15	19	0	0	0	1	15	20
Cobourg	20	12	2	0	0	0	22	12
Collingwood	19	36	0	16	0	0	19	52
Elliot Lake	1	1	0	0	0	0	1	1
Erin	4	5	0	0	0	0	4	5
Essex	12	8	0	n/a	0	n/a	12	8
Gravenhurst	6	11	0	0	0	0	6	11
Greater Napanee	11	11	0	0	0	0	11	11
Haldimand County	14	21	0	0	0	0	14	21
Hunstville	17	25	0	0	0	0	17	25
Ingersoll	11	15	0	0	0	0	11	15
Kenora	6	3	0	0	0	0	6	3
Kincardine	8	4	0	n/a	8	n/a	16	4
Lambton Shores	0	0	0	0	49	0	49	0
Leamington	10	13	0	0	0	0	10	13
Meaford	3	6	0	0	0	0	3	6
Midland	11	24	0	0	0	2	11	26
Mississippi Mills	40	26	0	0	0	0	40	26
North Grenville	29	27	0	n/a	0	n/a	29	27
North Perth	14	8	0	0	3	0	17	8
Orillia	18	16	0	0	0	0	18	16
Owen Sound	20	8	0	0	24	0	44	8
Petawawa	13	24	0	0	0	0	13	24
Port Hope	23	19	0	0	0	0	23	19
Prince Edward County	15	21	0	0	0	0	15	21
Saugeen Shores	15	17	0	0	28	0	43	17
Scugog	6	2	0	n/a	0	n/a	6	2
Stratford	5	4	0	0	2	0	7	4
Temiskaming Shores	7	8	0	0	0	0	7	8
The Nation	14	24	0	n/a	0	n/a	14	24
Tillsonburg	10	11	0	0	0	0	10	11
Timmins	12	15	0	0	0	0	12	15
Trent Hills	16	8	0	0	10	0	26	8
Wasaga Beach	41	27	14	4	0	5	55	36
West Grey	6	12	0	0	0	0	6	12
West Nipissing	21	6	0	0	0	4	21	10
Woodstock	40	33	0	0	0	0	40	33
Total Ontario (10,000+)	6,602	7,205	3,587	4,264	1,076	851	11,265	12,320

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2014

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Belleville													
Q1 2014	0	0.0	2	8.3	13	54.2	9	37.5	0	0.0	24	292,900	295,038
Q1 2013	0	0.0	1	3.6	12	42.9	14	50.0	1	3.6	28	318,400	325,393
Year-to-date 2014	0	0.0	2	8.3	13	54.2	9	37.5	0	0.0	24	292,900	295,038
Year-to-date 2013	0	0.0	1	3.6	12	42.9	14	50.0	1	3.6	28	318,400	325,393
Chatham-Kent													
Q1 2014	2	7.7	4	15.4	7	26.9	8	30.8	5	19.2	26	304,000	347,300
Q1 2013	1	7.7	0	0.0	1	7.7	6	46.2	5	38.5	13	399,000	420,615
Year-to-date 2014	2	7.7	4	15.4	7	26.9	8	30.8	5	19.2	26	304,000	347,300
Year-to-date 2013	1	7.7	0	0.0	1	7.7	6	46.2	5	38.5	13	399,000	420,615
Cornwall													
Q1 2014	0	0.0	0	0.0	8	100.0	0	0.0	0	0.0	8	--	--
Q1 2013	1	5.6	1	5.6	9	50.0	7	38.9	0	0.0	18	260,193	283,616
Year-to-date 2014	0	0.0	0	0.0	8	100.0	0	0.0	0	0.0	8	--	--
Year-to-date 2013	1	5.6	1	5.6	9	50.0	7	38.9	0	0.0	18	260,193	283,616
Kawartha Lakes													
Q1 2014	1	4.2	0	0.0	10	41.7	12	50.0	1	4.2	24	349,000	334,475
Q1 2013	0	0.0	4	4.8	66	79.5	13	15.7	0	0.0	83	260,900	266,661
Year-to-date 2014	1	4.2	0	0.0	10	41.7	12	50.0	1	4.2	24	349,000	334,475
Year-to-date 2013	0	0.0	4	4.8	66	79.5	13	15.7	0	0.0	83	260,900	266,661
Norfolk													
Q1 2014	0	0.0	0	0.0	9	23.7	23	60.5	6	15.8	38	357,000	400,937
Q1 2013	0	0.0	0	0.0	16	57.1	5	17.9	7	25.0	28	292,450	391,332
Year-to-date 2014	0	0.0	0	0.0	9	23.7	23	60.5	6	15.8	38	357,000	400,937
Year-to-date 2013	0	0.0	0	0.0	16	57.1	5	17.9	7	25.0	28	292,450	391,332
North Bay													
Q1 2014	0	0.0	0	0.0	1	33.3	2	66.7	0	0.0	3	--	--
Q1 2013	0	0.0	0	0.0	0	0.0	12	100.0	0	0.0	12	367,250	369,033
Year-to-date 2014	0	0.0	0	0.0	1	33.3	2	66.7	0	0.0	3	--	--
Year-to-date 2013	0	0.0	0	0.0	0	0.0	12	100.0	0	0.0	12	367,250	369,033
Sarnia													
Q1 2014	0	0.0	2	9.5	6	28.6	13	61.9	0	0.0	21	335,000	329,752
Q1 2013	0	0.0	0	0.0	9	52.9	8	47.1	0	0.0	17	289,900	326,941
Year-to-date 2014	0	0.0	2	9.5	6	28.6	13	61.9	0	0.0	21	335,000	329,752
Year-to-date 2013	0	0.0	0	0.0	9	52.9	8	47.1	0	0.0	17	289,900	326,941
Sault Ste. Marie													
Q1 2014	0	0.0	1	20.0	0	0.0	3	60.0	1	20.0	5	--	--
Q1 2013	0	0.0	0	0.0	6	66.7	3	33.3	0	0.0	9	--	--
Year-to-date 2014	0	0.0	1	20.0	0	0.0	3	60.0	1	20.0	5	--	--
Year-to-date 2013	0	0.0	0	0.0	6	66.7	3	33.3	0	0.0	9	--	--
Barrie CMA													
Q1 2014	0	0.0	0	0.0	7	4.9	110	77.5	25	17.6	142	393,464	445,798
Q1 2013	2	1.1	0	0.0	19	10.1	146	77.7	21	11.2	188	369,945	412,745
Year-to-date 2014	0	0.0	0	0.0	7	4.9	110	77.5	25	17.6	142	393,464	445,798
Year-to-date 2013	2	1.1	0	0.0	19	10.1	146	77.7	21	11.2	188	369,945	412,745

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2014

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brantford CMA													
Q1 2014	0	0.0	0	0.0	11	20.4	24	44.4	19	35.2	54	385,000	444,165
Q1 2013	0	0.0	0	0.0	16	24.2	42	63.6	8	12.1	66	352,495	393,747
Year-to-date 2014	0	0.0	0	0.0	11	20.4	24	44.4	19	35.2	54	385,000	444,165
Year-to-date 2013	0	0.0	0	0.0	16	24.2	42	63.6	8	12.1	66	352,495	393,747
Greater Sudbury CMA													
Q1 2014	0	0.0	0	0.0	1	12.5	2	25.0	5	62.5	8	--	--
Q1 2013	0	0.0	1	2.8	0	0.0	26	72.2	9	25.0	36	392,400	420,196
Year-to-date 2014	0	0.0	0	0.0	1	12.5	2	25.0	5	62.5	8	--	--
Year-to-date 2013	0	0.0	1	2.8	0	0.0	26	72.2	9	25.0	36	392,400	420,196
Guelph CMA													
Q1 2014	0	0.0	0	0.0	2	5.7	28	80.0	5	14.3	35	420,000	421,713
Q1 2013	0	0.0	1	2.4	0	0.0	31	75.6	9	22.0	41	412,785	442,255
Year-to-date 2014	0	0.0	0	0.0	2	5.7	28	80.0	5	14.3	35	420,000	421,713
Year-to-date 2013	0	0.0	1	2.4	0	0.0	31	75.6	9	22.0	41	412,785	442,255
Hamilton CMA													
Q1 2014	0	0.0	1	0.4	18	6.8	147	55.9	97	36.9	263	462,900	519,832
Q1 2013	0	0.0	0	0.0	10	4.7	123	57.7	80	37.6	213	459,900	558,635
Year-to-date 2014	0	0.0	1	0.4	18	6.8	147	55.9	97	36.9	263	462,900	519,832
Year-to-date 2013	0	0.0	0	0.0	10	4.7	123	57.7	80	37.6	213	459,900	558,635
Kingston CMA													
Q1 2014	0	0.0	0	0.0	19	61.3	11	35.5	1	3.2	31	296,000	302,658
Q1 2013	0	0.0	0	0.0	23	50.0	22	47.8	1	2.2	46	299,950	304,713
Year-to-date 2014	0	0.0	0	0.0	19	61.3	11	35.5	1	3.2	31	296,000	302,658
Year-to-date 2013	0	0.0	0	0.0	23	50.0	22	47.8	1	2.2	46	299,950	304,713
Kitchener CMA													
Q1 2014	0	0.0	0	0.0	1	1.0	73	69.5	31	29.5	105	439,000	485,411
Q1 2013	0	0.0	0	0.0	2	1.5	94	71.8	35	26.7	131	431,900	481,778
Year-to-date 2014	0	0.0	0	0.0	1	1.0	73	69.5	31	29.5	105	439,000	485,411
Year-to-date 2013	0	0.0	0	0.0	2	1.5	94	71.8	35	26.7	131	431,900	481,778
London CMA													
Q1 2014	0	0.0	1	0.6	38	22.0	113	65.3	21	12.1	173	361,000	395,336
Q1 2013	0	0.0	1	0.6	44	27.5	95	59.4	20	12.5	160	330,000	365,198
Year-to-date 2014	0	0.0	1	0.6	38	22.0	113	65.3	21	12.1	173	361,000	395,336
Year-to-date 2013	0	0.0	1	0.6	44	27.5	95	59.4	20	12.5	160	330,000	365,198
Oshawa CMA													
Q1 2014	0	0.0	0	0.0	7	4.6	99	65.6	45	29.8	151	450,000	477,151
Q1 2013	0	0.0	0	0.0	17	7.9	153	70.8	46	21.3	216	394,990	425,240
Year-to-date 2014	0	0.0	0	0.0	7	4.6	99	65.6	45	29.8	151	450,000	477,151
Year-to-date 2013	0	0.0	0	0.0	17	7.9	153	70.8	46	21.3	216	394,990	425,240
Ottawa CMA													
Q1 2014	0	0.0	0	0.0	1	0.4	128	45.4	153	54.3	282	517,900	549,141
Q1 2013	0	0.0	0	0.0	3	1.1	170	61.2	105	37.8	278	454,400	486,296
Year-to-date 2014	0	0.0	0	0.0	1	0.4	128	45.4	153	54.3	282	517,900	549,141
Year-to-date 2013	0	0.0	0	0.0	3	1.1	170	61.2	105	37.8	278	454,400	486,296

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2014

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peterborough CMA													
Q1 2014	0	0.0	0	0.0	21	60.0	14	40.0	0	0.0	35	289,000	290,007
Q1 2013	0	0.0	0	0.0	25	50.0	21	42.0	4	8.0	50	305,700	339,989
Year-to-date 2014	0	0.0	0	0.0	21	60.0	14	40.0	0	0.0	35	289,000	290,007
Year-to-date 2013	0	0.0	0	0.0	25	50.0	21	42.0	4	8.0	50	305,700	339,989
St. Catharines-Niagara CMA													
Q1 2014	0	0.0	0	0.0	28	21.2	85	64.4	19	14.4	132	383,038	407,942
Q1 2013	1	0.8	4	3.1	20	15.4	83	63.8	22	16.9	130	390,445	418,966
Year-to-date 2014	0	0.0	0	0.0	28	21.2	85	64.4	19	14.4	132	383,038	407,942
Year-to-date 2013	1	0.8	4	3.1	20	15.4	83	63.8	22	16.9	130	390,445	418,966
Thunder Bay CMA													
Q1 2014	0	0.0	0	0.0	0	0.0	17	94.4	1	5.6	18	384,900	409,356
Q1 2013	0	0.0	0	0.0	0	0.0	7	100.0	0	0.0	7	--	--
Year-to-date 2014	0	0.0	0	0.0	0	0.0	17	94.4	1	5.6	18	384,900	409,356
Year-to-date 2013	0	0.0	0	0.0	0	0.0	7	100.0	0	0.0	7	--	--
Toronto CMA													
Q1 2014	1	0.0	0	0.0	7	0.3	454	21.6	1,641	78.0	2,103	675,000	808,096
Q1 2013	0	0.0	1	0.0	16	0.7	708	30.5	1,595	68.8	2,320	604,990	713,534
Year-to-date 2014	1	0.0	0	0.0	7	0.3	454	21.6	1,641	78.0	2,103	675,000	808,096
Year-to-date 2013	0	0.0	1	0.0	16	0.7	708	30.5	1,595	68.8	2,320	604,990	713,534
Windsor CMA													
Q1 2014	0	0.0	0	0.0	37	46.8	39	49.4	3	3.8	79	300,361	328,029
Q1 2013	3	2.7	7	6.2	37	32.7	61	54.0	5	4.4	113	300,000	322,070
Year-to-date 2014	0	0.0	0	0.0	37	46.8	39	49.4	3	3.8	79	300,361	328,029
Year-to-date 2013	3	2.7	7	6.2	37	32.7	61	54.0	5	4.4	113	300,000	322,070
Total Urban Centres in Ontario (50,000+)													
Q1 2014	4	0.1	11	0.3	252	6.7	1,414	37.6	2,079	55.3	3,760	532,945	650,721
Q1 2013	8	0.2	21	0.5	351	8.4	1,850	44.0	1,973	46.9	4,203	484,900	582,915
Year-to-date 2014	4	0.1	11	0.3	252	6.7	1,414	37.6	2,079	55.3	3,760	532,945	650,721
Year-to-date 2013	8	0.2	21	0.5	351	8.4	1,850	44.0	1,973	46.9	4,203	484,900	582,915

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region
First Quarter 2014

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2013	January	9,905	-4.3	16,035	25,961	30,907	51.9	372,330	4.1	387,833
	February	12,842	-15.2	15,886	25,595	29,203	54.4	392,962	0.8	387,734
	March	16,583	-17.2	16,081	33,976	30,721	52.3	405,780	3.2	393,189
	April	21,306	-3.4	16,061	41,477	30,459	52.7	409,192	1.1	391,785
	May	23,083	-2.1	16,580	43,628	31,148	53.2	418,430	4.2	396,887
	June	20,635	-1.0	16,799	35,477	30,747	54.6	407,210	3.5	396,168
	July	19,572	8.6	16,791	33,437	30,349	55.3	393,984	7.4	400,577
	August	17,627	10.6	17,393	29,145	30,481	57.1	386,444	5.7	403,590
	September	16,776	18.5	17,452	32,696	30,116	57.9	403,347	7.0	408,836
	October	17,141	7.8	16,736	29,171	29,982	55.8	413,408	8.1	411,713
	November	13,958	5.6	16,644	21,156	29,642	56.2	408,251	8.6	414,080
	December	9,247	10.2	16,206	10,330	28,296	57.3	395,698	7.6	414,643
2014	January	9,242	-6.7	14,979	22,938	27,874	53.7	402,785	8.2	418,315
	February	12,374	-3.6	15,266	24,545	27,935	54.6	423,691	7.8	419,004
	March	16,780	1.2	15,506	33,256	27,928	55.5	435,046	7.2	420,617
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2013	39,330	-13.6	48,002	85,532	90,831	52.8	393,170	2.4	389,595
	Q1 2014	38,396	-2.4	45,751	80,739	83,737	54.6	423,621	7.7	419,325
	YTD 2013	39,330	-13.6		85,532			393,171	2.4	
	YTD 2014	38,396	-2.4		80,739			423,621	7.7	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Level of Economic Indicators for Ontario Region
First Quarter 2014

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	5 Yr. Term							
2013	January - March	593	3.0	5.2	6,843.7	7.7	15,098	76.3	883	64,339,374	98.53
	April - June	590	3.0	5.1	6,877.4	7.5	27,011	75.6	907	69,764,217	96.90
	July - September	597	3.1	5.3	6,902.3	7.5	32,321	82.8	904	66,734,454	96.45
	October - December	601	3.1	5.3	6,894.2	7.5	1,828	69.4	909	68,850,125	94.69
2014	January - March	591	3.1	5.2	6,891.3	7.4		85.1	908		90.18
	April - June										
	July - September										
	October - December										

Table 6.1: Growth[(1)] of Economic Indicators for Ontario Region
First Quarter 2014

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	5 Yr. Term							
2013	January - March	-0.5	-0.3	0.0	1.2	0.0	-14.1	10.4	0.5	-3.8	-1.8
	April - June	-1.9	-0.2	-0.2	1.6	-0.3	-10.6	27.4	1.8	-2.5	-1.8
	July - September	0.3	0.0	0.0	1.8	-0.5	10.3	22.2	1.2	-0.1	-4.5
	October - December	1.0	0.1	0.1	1.0	-0.4	-68.9	1.4	2.2	2.8	-5.7
2014	January - March	-0.5	0.1	0.0	0.7	-0.2		11.5	2.7		-8.5
	April - June										
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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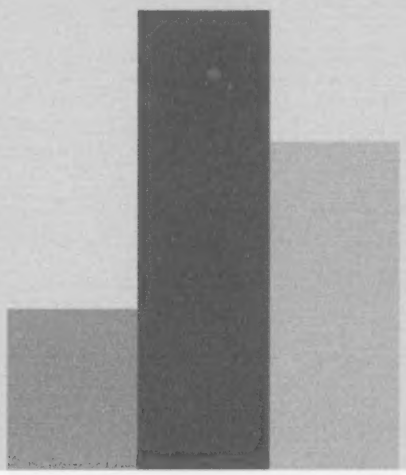

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